


IN THE CLAIMS

The pending unamended claims are reproduced below.

1. (ORIGINAL) A method of performing financial processing in a computer, comprising:
(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:


$$\begin{array}{rcl} \text{Profit} & = & \text{Net Interest Revenue (NIR)} \\ & + & \text{Other Revenue (OR)} \\ & - & \text{Direct Expense (DE)} \\ & - & \text{Indirect Expense (IE)} \\ & - & \text{Risk Provision (RP)} \end{array}$$

(c) wherein the Other Revenue comprises: (1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person.

2. (ORIGINAL) The method of claim 1, wherein the profit factors include parameter values necessary to perform the profitability calculations.

3. (ORIGINAL) The method of claim 1, wherein the rules direct operations of the profitability calculations.


4. (ORIGINAL) The method of claim 1, wherein the Other Revenue is selected from one or more sources selected from a group comprising: Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone.

5. (ORIGINAL) The method of claim 4, wherein the Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees.

6. (ORIGINAL) The method of claim 4, wherein the Expected Other Revenue is revenue expected to be received.

7. (ORIGINAL) The method of claim 4, wherein the Other Revenue Foregone is revenue foregone on each account.

8. (ORIGINAL) The method of claim 4, wherein the Other Revenue Foregone is the difference between the Expected Other Revenue and the Actual Other Revenue.

 9. (ORIGINAL) The method of claim 1, wherein the Other Revenue is partitioned and apportioned to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method.

10. (ORIGINAL) A system for financial processing, comprising:

a computer;

logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

Profit	=	Net Interest Revenue (NIR)
	+	Other Revenue (OR)
	-	Direct Expense (DE)
	-	Indirect Expense (IE)
	-	Risk Provision (RP)

(c) wherein Other Revenue comprises: (1) revenue that can be associated with an account, (2) revenue that can be associated with a person, and (3) revenue that is not specifically associated with an account or person.

11. (ORIGINAL) The system of claim 10, wherein the profit factors include parameter values necessary to perform the profitability calculations.

12. (ORIGINAL) The system of claim 10, wherein the rules direct operations of the profitability calculations.

13. (ORIGINAL) The system of claim 10, wherein the Other Revenue is selected from one or more sources selected from a group comprising: Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone.

14. (ORIGINAL) The system of claim 13, wherein the Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees.

15. (ORIGINAL) The system of claim 13, wherein the Expected Other Revenue is revenue expected to be received.

16. (ORIGINAL) The system of claim 13, wherein the Other Revenue Foregone is revenue foregone on each account.

17. (ORIGINAL) The system of claim 13, wherein the Other Revenue Foregone is the difference between the Expected Other Revenue and the Actual Other Revenue.

18. (ORIGINAL) The system of claim 10, wherein the Other Revenue is partitioned and apportioned to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method.


19. (ORIGINAL) An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the

event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned}\text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)}\end{aligned}$$

 (c) wherein Other Revenue comprises: (1) revenue that can be associated with an account, (2) revenue that can be associated with a person, and (3) revenue that is not specifically associated with an account or person.

20. (ORIGINAL) The article of manufacture of claim 19, wherein the profit factors include parameter values necessary to perform the profitability calculations.


21. (ORIGINAL) The article of manufacture of claim 19, wherein the rules direct operations of the profitability calculations.

22. (ORIGINAL) The article of manufacture of claim 19, wherein the Other Revenue is selected from one or more sources selected from a group comprising: Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone.

23. (ORIGINAL) The article of manufacture of claim 22, wherein the Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees.

24. (ORIGINAL) The article of manufacture of claim 22, wherein the Expected Other Revenue is revenue expected to be received.

25. (ORIGINAL) The article of manufacture of claim 22, wherein the Other Revenue Foregone is revenue foregone on each account.

 26. (ORIGINAL) The article of manufacture of claim 22, wherein the Other Revenue Foregone is the difference between the Expected Other Revenue and the Actual Other Revenue.

27. (ORIGINAL) The article of manufacture of claim 19, wherein the Other Revenue is partitioned and apportioned to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method.
